OIPE JC111 SEP 14 2004 PATENT & TRADEMARK OFFICE

BROWN RAYSMAN

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FACSIMILE COVER SHEET

From:	Robert M. Bauer, Esq.	**Date:**	September 14, 2004
Direct Dial:	212-895-2630	**Client/Matter #:**	5842/5US

PLEASE DELIVER AS SOON AS POSSIBLE TO:

	Recipient	Company	Fax No.	Phone No.
1.		USPTO	703 746-4060	

Total number of pages including this page: **11**
If you do not receive all the pages, please call **212-895-2984.**

Applicant(s) or Identifier:		Paul F. BERLIN et al.	
Serial No.	:	10/677,839	Examiner: To Be Assigned
Filed	:	October 2, 2003	Art Unit: 3626
Title	:	METHODS OF OFFERING AND PROVIDING A VARIABLE LIFE INSURANCE PRODUCT	

Please find enclosed: **1) RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTS,**
2) INFORMATION DISCLOSURE STATEMENT WITH FORM PTO-1449
3) PETITION FOR EXTENSION OF TIME

RECEIVED SEP 15 2004 OIPE/JC#S

PAGE 1/11 * RCVD AT 9/14/2004 4:27:32 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-2/2 * DNIS:7464060 * CSID:2128952900 * DURATION (mm-ss):03-52

UNITED STATES PATENT AND TRADEMARK OFFICE

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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/677,839	10/02/2003	Paul F. Berlin	5842/5US

CONFIRMATION NO. 9913

29858
BROWN, RAYSMAN, MILLSTEIN, FELDER & STEINER LLP
900 THIRD AVENUE
NEW YORK, NY 10022

FORMALITIES LETTER

"OC000000012924531"

Date Mailed: 06/14/2004

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NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
  Applicant must submit $ **770** *to complete the basic filing fee for a non-small entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27).*
- The oath or declaration is missing.
  A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of $130 for a non-small entity, must be submitted with the missing items identified in this letter.

The applicant needs to satisfy supplemental fees problems indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Additional claim fees of **$798** as a non-small entity, including any required multiple dependent claim fee, are required. Applicant must submit the additional claim fees or cancel the additional claims for which fees are due.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **$1698** for a Large Entity

- **$770** Statutory basic filing fee.
- **$130** Late oath or declaration Surcharge.

09/16/2004 MAHMED1 00000043 024270 10677839

01 FC:1001	770.00 DA	
02 FC:1051	130.00 DA	
03 FC:1201	258.00 DA	
04 FC:1202	540.00 DA	

- Total additional claim fee(s) for this application is **$798**
  - **$258** for **3** independent claims over 3.
  - **$540** for **30** total claims over 20.

Replies should be mailed to: Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

A copy of this notice MUST be returned with the reply.

Customer Service Center
Initial Patent Examination Division (703) 308-1202
PART 2 - COPY TO BE RETURNED WITH RESPONSE

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ATTY DOCKET NO. 5842/5US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTS

Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

September 14, 2004

Sir:

In response to the Notice dated June 14, 2004, Applicant submits herewith an executed Declaration and Power of Attorney in compliance with 37 CFR 1497 (a) and (b), identifying the application by the International Application Number and Filing Date.

Please charge the amount of $1,698.00 ($130.00 – late Declaration surcharge; $770.00 – basic filing fee; $798.00 – additional claim fees) and any additional fees that may be due in this matter, or necessary for the consideration of this paper, to Deposit Account No. 02-4270. (Dkt. No. 5842/5US)

Date: Sept. 14, 2004

Respectfully submitted,

Robert M. Bauer, Reg. No. 34,487
Attorney for Applicant

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